

METROPOLITAN BANK GROUP, INC.

| | CPP Disbursement Date 06/26/2009 | RSSD (Holding Company) 1204627 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2011 \$ millions | 2012 \$ millions | %chg from prev | | |
| Assets | \$800 | \$657 | -18.0% | | |
| Loans | \$546 | \$414 | -24.3% | | |
| Construction & development | \$23 | \$14 | -37.0% | | |
| Closed-end 1-4 family residential | \$140 | \$118 | -15.3% | | |
| Home equity | \$18 | \$11 | -38.6% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$1 | \$1 | -42.2% | | |
| Commercial & Industrial | \$16 | \$13 | -21.1% | | |
| Commercial real estate | \$244 | \$171 | -29.9% | | |
| | | | | | |
| Unused commitments | \$15 | \$12 | -21.6% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$1 | \$5 | 248.5% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$62 | \$51 | -17.2% | | |
| Cash & balances due | \$130 | \$140 | 7.7% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$729 | \$629 | -13.8% | | |
| Deposits | \$712 | \$610 | -14.3% | | |
| Total other borrowings | \$14 | \$13 | -7.7% | | |
| FHLB advances | \$10 | \$8 | -25.0% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$71 | \$28 | -61.2% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$10 | \$13 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 4.4% | 2.8% | -- | | |
| Tier 1 risk based capital ratio | 6.7% | 4.8% | -- | | |
| Total risk based capital ratio | 8.1% | 6.1% | -- | | |
| Return on equity ¹ | -21.5% | -358.7% | -- | | |
| Return on assets ¹ | -1.9% | -24.4% | -- | | |
| Net interest margin ¹ | 4.3% | 3.9% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 37.0% | 33.7% | -- | | |
| Loss provision to net charge-offs (qtr) | 66.8% | 54.8% | -- | | |
| Net charge-offs to average loans and leases ¹ | 6.4% | 7.3% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2011 | 2012 | 2011 | 2012 | |
| Construction & development | 41.0% | 41.3% | 8.8% | 1.3% | -- |
| Closed-end 1-4 family residential | 22.7% | 21.1% | 1.3% | 1.3% | -- |
| Home equity | 0.3% | 0.0% | 0.0% | 0.1% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 12.1% | 41.7% | 5.1% | 0.5% | -- |
| Commercial & Industrial | 5.0% | 5.4% | 1.4% | 1.0% | -- |
| Commercial real estate | 14.1% | 20.7% | 1.0% | 2.2% | -- |
| Total loans | 17.1% | 20.9% | 1.6% | 1.8% | -- |